EXHIBIT 1

ALFA SOURCE SYSTEM DATA CONVERSION DECISIONS Schedule B.2
(as of 2/20/02)

ID	Name	Description	Source Type	Record Count		Conversion Comments	Decision Comments	Decision By	Decision Date
17	NAMADR	Name and Address Trailer	Seq	7,560,207	6	3,684,059 active/3,876,148 lapse Note: Lines 15, 21, 51, 52 & 61 will be converted from CFO. Lines 11, 12, 13, 14, 16, 31, 41, 53 & 62 will be converted from the AS/400 client system. Data field is variable by Line Type. Note: The Line		BT	2/12/02
18		Premium Rates				Only ART rates used by CFO other rates are on policy record (although all are in AS/400) - other info on AS/400. Use AS/400 file.	1) Do not convert the information in this file into Ingenium.	SG	2/12/02
19	LFCSHVL	Cash Values	VSAM	8,957	103	VSAM file on mainframe. Does the LPNBI8PCV - FPUL Cash Value File on AS/400 need to be converted in addition to this file? No - do not need the AS/400 file.		SG	2/12/02
20	n/a	Commission System - general	n/a	n/a	n/a	Outside CFO on mainframe - feeds & receives info from P&C commission system. All commission reporting done from legacy commission system, not CFO. Only exception is persistency report by agent. Ingenium will calculate commissionable premium and commission amount and pass it to legacy commission system. separate agent file from CFO. Future of application unclear - may be part Ingenium, part legacy. Ingenium needs licensing info - not available in electronic form? Commission payments made through payroll. Will likely continue to produce statements via legacy system.		SG	2/12/02
21		Commission History	Seq	110,029	75	Suggest manual conversion for most data in this file - exception is target commission (see below), information only on Ingenium side - history not used for undo/redo. Manual adjustment done in legacy Commission system. 20 months available on legacy system. Will need to convert target commission by policy (at coverage level.) to CVG file Commission-target amount. This will come from commission system, not CFO. Vicki to provide file & precise field names. - Screen prints of UL-HISTORY-RECORD provided. (bucket history) Check with Vicki for details on what data to get from this file. Repsonse: Also need to get am ount applied to target as well as target com mission.		BT	2/13/02

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Item #	Source Code	Description	Count 1	Count 2	Comments / Questions	Conversion Decision	Decision By	Decision Date
22		Commission Rates	127		ALFA needs to modify before loaded to Ingenium. This will be a column n on the Plan spreadsheet provided by ACG.	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
23		Agent Header file			ACG to provide list of all agent num bers in all business converted.	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
24		Agent Balance file			Agent numbers are re-used in a manuel process. Too many fields in Ingenium that do not exist in ALFA to justify mechanical conversion.	1) Do not convert the information in this file into Ingenium.	PE	2/12/02
25		Service Center Header			Debit balance issue - exists in commission system that will remain. The balance will be inaccurate in Ingenium - legacy commission system will be the source for accurate information. No meaningful balance to convert. / manually convert this data	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
26	LFBNKFL	Banking Info	4,744	10	Sandy to research to see if there is valid data on mainframe to convert. This is contact information - would be Branch data in Ingenium. Will need to do manually after agents are set up. / Does this file contain all the bank information for annuities on the PC system? Yes. / load to BNKA & BNKB in Ingenium. Line 52 (bank routing number) on CFO	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
27	LFULPLN, LFULINT	Interest Rates Info	147		Fund Systems – UL fund system & EI (excess interest)/ISP (interest sensitive plan) fund system referred to as FP-UL in Ingenium. Both will be interfaces to CFO. These systems calculate cash values which are stored on CFO. Copybooks indicate that multiple buckets are supported but only one bucket is used. / LFULPLN, LFULINT - Too few to do automatic conversion	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
28	LFULPLN, LFULINT	Fund System - general			Surrender values not stored - need to determine how to calculate it. / Gain not com puted on these - this done manually. (System may be calculating gain upon surrender (full? partial?) but unsure where or if it is stored) How will this affect conversion? Address this issue when mapping cash flow records. See Vicki and Cathy for details. / multiple trailers - uses int rate @ time of deposit - combined to a single rate at anniversary	See LEIFFL & LFULFFL below		

ALFA SOURCE SYSTEM DATA CONVERSION DECISIONS   Schedule B.2
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ID	SOURCE FILE	FIELD DESCRIPTION	FILE TYPE	VOLUMES	# FIELDS	CONVERSION DECISION	APPROVED	DATE
29	LFEIFFL	EIF-BASE	VSAM & tape	history to 1987. 186,079 VSAM - in record 474,311 tape recs; 18,098 VSAM adj recs, 107,537 adj recs tape; 2,896,201 VSAM trailers with avg of 15, 8,138,390 tape trailers with avg for 23	143 fields in record excluding trailer fields	Fixed UL - tape & VSAM files LFEIFFL - convert all - need space estimate for Mr. Harper - one record per policy per year - will need to convert some data from these files to policy history file - (fund balance is stored for each transaction) No adjusting trx (19's) after '94 - '95 (Wang conversion) New adjusting entries in Ingenium will only come from reinstatement with gap. Need to show the cost of supporting this effort as a separate line item.	BT	2/12/02
30	LFEIFFL	EIF-FUND-TRAILER	VSAM	2,666,093	160	17 fields in the trailer portion of the record	BT	2/12/02
31	LFEIFFL	EIF-FUND-TRAILER	Seq	10,309,075	160	17 fields in the trailer portion of the record	BT	2/12/02
32	LFEIFFL	EIF-FILE-MAINT-TRAILER	VSAM	30,992	161	18 fields in the trailer portion of the record	BT	2/12/02
33	LFEIFFL	EIF-FILE-MAINT-TRAILER	Seq	70,747	161	18 fields in the trailer portion of the record	BT	2/12/02
34	LFEIFFL	EIF-INVESTMENT-YR-TRAILER	VSAM	170,376	148	3 fields in the trailer portion of the record	BT	2/12/02
35	LFEIFFL	EIF-INVESTMENT-YR-TRAILER	Seq	472,500	148	3 fields in the trailer portion of the record	BT	2/12/02
36	LFEIFFL	EIF-MERGE-INVEST-YR-REC	VSAM	0	0	9 fields in the trailer portion of the record 1) Do not convert the information in this file into Ingenium.	BT	2/12/02
37	LFEIFFL	EIF-MERGE-INVEST-YR-REC	Seq	0	0	9 fields in the trailer portion of the record 1) Do not convert the information in this file into Ingenium.	BT	2/12/02
38	LFEIFFL	EIF-LAPSE-PROC-TRAILER	VSAM	48,015	148	5 fields in the trailer portion of the record	BT	2/12/02
39	LFEIFFL	EIF-LAPSE-PROC-TRAILER	Seq	5,654	148	5 fields in the trailer portion of the record	BT	2/12/02
40	LFULFFL	ULF-BASE	VSAM & tape	history to 1984. 183,853 VSAM - 347,728 tape recs; 2,896,201 VSAM adj recs, 10,887,981 tape adj trailers with avg of 22 per rec	178 fields in record excluding trailer fields	Flexible UL - tape & VSAM files LFULFFL - convert all - need space estimate for Mr. Harper - one record per policy per year - will need to convert some data from these files to policy history file - fund value only stored as of last transaction and prior anniversary but not for prior transactions (fund balance is there in copybook but not populated) No adjusting transactions (19s) after late 80s. New adjusting entries in Ingenium will come from reinstatement with gap and other sources. Need to show the cost of supporting this effort as a separate line item.	BT	2/12/02
41	LFULFFL	ULF-BUCKET-TRAILER	VSAM	185,426	178	2 fields in the trailer portion of the record	BT	2/12/02
42	LFULFFL	ULF-BUCKET-TRAILER	Seq	347,545	178	2 fields in the trailer portion of the record	BT	2/12/02
43	LFULFFL	ULF-VERSARY-TRLR	VSAM	1,886,640	185	9 fields in the trailer portion of the record	BT	2/12/02
44	LFULFFL	ULF-VERSARY-TRLR	Seq	4,517,139	185	9 fields in the trailer portion of the record	BT	2/12/02

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ID	Source System Name	Field Description	Data Type	Count	Ext	Extension Description	Conversion Decisions	Designation Approval	Decision Approval Date
45	LFULFFL	ULF-FILE-MAINT-TRLR	VSAM	30,279	199	23 fields in the trailer portion of the record	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
46	LFULFFL	ULF-FILE-MAINT-TRLR	Seq	61,557	199	23 fields in the trailer portion of the record		BT	2/12/02
47	LFULFFL	ULF-CHG-DBO-REC	VSAM	3,994	198	22 fields in the trailer portion of the record		BT	2/12/02
48	LFULFFL	ULF-CHG-DBO-REC	Seq	7,813	198	22 fields in the trailer portion of the record		BT	2/12/02
49	LFULFFL	ULF-CHG-WMD-REC	VSAM	3,871	181	5 fields in the trailer portion of the record		BT	2/12/02
50	LFULFFL	ULF-CHG-WMD-REC	Seq	15,214	181	5 fields in the trailer portion of the record		BT	2/12/02
51	LFULFFL	ULF-PREM-PAY-TRLR	VSAM	976,727	182	6 fields in the trailer portion of the record		BT	2/12/02
52	LFULFFL	ULF-PREM-PAY-TRLR	Seq	3,047,969	182	6 fields in the trailer portion of the record		BT	2/12/02
53	LFULFFL	ULF-LOAN-TRLR	VSAM	16,553	179	3 fields in the trailer portion of the record		BT	2/12/02
54	LFULFFL	ULF-LOAN-TRLR	Seq	30,831	179	3 fields in the trailer portion of the record		BT	2/12/02
55	LFULFFL	ULF-MERGE-BKT-TRLR	VSAM	0		6 fields in the trailer portion of the record		BT	2/12/02
56	LFULFFL	ULF-MERGE-BKT-TRLR	Seq	0		6 fields in the trailer portion of the record	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
57	LFULFFL	ULF-INT-RATE-CHG-TRLR	VSAM	0		3 fields in the trailer portion of the record	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
58	LFULFFL	ULF-INT-RATE-CHG-TRLR	Seq	0		3 fields in the trailer portion of the record	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
59	LFULFFL	ULF-FUND-WITHDRAW-TRLR	VSAM	622	198	22 fields in the trailer portion of the record	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
60	LFULFFL	ULF-FUND-WITHDRAW-TRLR	Seq	1,079	198	22 fields in the trailer portion of the record		BT	2/12/02
61	LFULFFL	ULF-LAPSE-PROC-TRLR	VSAM	37,569	179	3 fields in the trailer portion of the record		BT	2/12/02
62	LFULFFL	ULF-LAPSE-PROC-TRLR	Seq	203	179	3 fields in the trailer portion of the record	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
63	LFULFFL	ULF-CONVERT-PROC-TRLR	VSAM	18,124	180	4 fields in the trailer portion of the record	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
64	LFULFFL	ULF-CONVERT-PROC-TRLR	Seq	107,510	180	4 fields in the trailer portion of the record		BT	2/12/02
65	LFULFFL	ULF-REINSTATEMENT-TRLR	VSAM	216	179	3 fields in the trailer portion of the record		BT	2/12/02
66	LFULFFL	ULF-REINSTATEMENT-TRLR	Seq	154	179	3 fields in the trailer portion of the record	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
67	LFULFFL	ULF-GUAR-INT-TRLR	VSAM	0		5 fields in the trailer portion of the record	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
68	LFULFFL	ULF-GUAR-INT-TRLR	Seq	0		5 fields in the trailer portion of the record	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
69	LFREIN	Reinsurance Master	Seq	11,465	64	all pols that are reinsured are in this file		BT	2/12/02
70	REINRATE	Reinsurance Rates	Seq	41,046	127	all yrt rates per 1000. ACG will need to create CC rates in Ingenium.		BT	2/12/02

ALFA SOURCE SYSTEM DATA   CONVERSION DECISIONS   Schedule B.2
(as of 2/20/02)

ID	Source System Name	File Description	File Organization	# Records	# Fields	Conversion Decision / Question / Comments	Conversion Recommendation	Approved By	Date Approved
71	LFALLOW	Reinsurance Allowance	Seq	755	224	for splitting premium on co-insurance company cases. Used for term and UL. - monthly COI. Per plan summed up. These recs point to rate file (LFALWRT).		BT	2/12/02
72	LFALWRT	Reinsurance Allowance Rate	Seq	839	325	8,000 policies on coinsurance These recs referenced from LFALLOW recs.		BT	2/12/02
73	AHMAST	A&H system	Seq	10,381	210	~890 active clients - not CFO - no new business - client info will be put into AS/400 Client system before conversion. Est 6 - 10 plans (28 originally). No commissions paid on these policies through system (except Jack Kubiszyn paid manually). No premium rates to be loaded. Convert active only - do not want to set up clients for all terminated policies. Fixed length 783 active policies - 10,381 total policies AHMAST Only need these to be able to bill.		SG	2/12/02
74	CANFILE	Cancer system	Seq	2,546	38	no new business - client info will be put into AS/400 Client system before conversion. Undetermined number of plans. No prem rates to be loaded. Convert active only - do not want to set up clients for all terminated policies. Fixed length 2,546 total policies, 501 active CANFILE		SG	2/12/02
75	LFASSNE	Assignee file	Seq	2,440	7	Assignee number in CFO master points to Assignee file. Will need to create clients and relationship at same time. Becky to get a count of active assignees from policy data. Where is this data held in Ingenium ? This is a relationship. Set up POLC and CLI and CLIA .		BT	2/12/02

ALFA SOURCE SYSTEM DATA CONVERSION DECISIONS   Schedule D.2
(as of 2/20/02)

ID/CONV#	FILE DESCRIPTION	FILE TYPE	RECORDS/POLICIES	FIELDS	QUESTIONS/COMMENTS	ADVANTAGE/CSC CONVERSION DECISION	PERSON MAKING DECISION	DECISION APPROVAL DATE
76	Group Billing	?	0	0	Groups are clients. Do not need group files - client 1) Do not convert the information in this file into Ingenium. Groups are clients. Do not need group bills begin with 0. 4 files by week. Holds client number billing that week. Policies are on CFO. Client info from groups will come from client file. No separate conversion for group file (only holds client number) Group number is on 21 line. When client number matches Group number on CFO, that policy is billed. GR table in Ingenium holds policy level data after 201 runs. Client table identifies valid groups. Group billing allows a single payment to pay all policies in a group but they will bill separately unless their bill dates are aligned. No group master file. ~7,000 policies. Annuities are included on Group Bills currently but these are not on CFO. These will be set up as list bill in Ingenium. There is one list bill with 2400 policies. ALFA will make an effort to make these policies more complete (need to add clients and build relationship for owner) on AS/400. These are already identified with a billing form that equates to list bill. Groups will be populated in Ingenium but not from		BT	2/12/02
77	LFRPMST Replacements	Seq	73,149	28	Used for commissions. Holds policy numbers involved, internal / external and a factor that determines commission credit for premiums on the new policy. The system calcs the factor currently. Ingenium will have 0, 25, 50.75,100% factors keyed by codes. Other values will be converted to Ingenium to reflect the current values. This file is never purged.		BT	2/12/02
78	LFSURR Surrender Master	VSAM	5,816	13	1035 Exchanges and taxable events tracked in this file. Internal / External Incoming / ALFA outgoing. Tracks old & new policy numbers, gross amounts, etc. A mod (TX002) is in progress to handle loans as taxable event for specific condition. Will not need to conv transactions file (LFSURRT). LFSURR is a VSAM file with a variable occurs. This file is not purged. LFSURR contains 5,816 records comprised of 8,065 trailers. Trailer portion of record contains 8 fields. Non-trailer portion contains 2 fields. Total number of fields in file is (5,816 * 2) + (8,065 * 8) = 75,752. The number of fields is shown as 13 to account for the trailers.		BT	2/13/02

ADVANTAGE Consulting Group, Inc.
Data Conversion Specialists

ALFA SOURCE SYSTEM DATA CONVERSION DECISIONS Schedule B.2
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#	System Name	File/Record Description	Format	Records	Fields	Notes	Conversion Decision	Approval	Date
79	LFSURRT	Surrender Transaction file	Seq	3	0	This file will not need to be converted.	1) Do not convert the information into Ingenium.	BT	2/12/02
80		Billing Turnaround	Seq				1) Do not convert the information in this file into Ingenium.	BT	2/12/02
81	LFIRNGR	IRS net gain info	Seq	5,938	39	Interface to Ingenium? - unclear as to whether to convert - need to revisit timing of billing, estimate # of bills to do manually. Need plan timing to avoid Accidental Death bills because of high volume. No place to store this information in Ingenium.		BT	2/12/02
82		Production Credit				will need to convert; holds surrendered policies with net gains;	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
						Don't know for sure where basis is for CFO policies			
						Defer decision until we can get m ore details from Annette.			
83		Reserves				legacy system will continue - no conversion	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
84		Paid Up Additions		0	0	no Ingenium support - no conversion	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
85	CFODVNV	Dividend Rates	VSAM	2,960	201	Paid up additions factors - only associated with dividends - PLF.PXCFPLAN.PUAFACS file of dividend rate & factor to calc pua amounts by class, plan, sub-plan, cont.	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
86	DHX28	Mortality Rates for ETI & RPU calculations	Seq	5	1,087	Note: each record contains a cash value and PUA figure that occurs 97 times. ~200,000 rates Is this a VSAM file? Mortality Rates for ETI & RPU calculations - will need to convert - assembler layout is DHX28 Mortality rates occur 120 times in a table of 9 occurrences per record.		BT	2/12/02
87		Cost of Living Riders		33 policies in force		How will rates be done? Done manually now. Can only exercise option once.	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
88		Anniversary file				holds when anniv stmt is sent - filmed currently - legacy system will persist	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
89		Decreasing term schedule	Seq	200		3 fields in the AS/400 record (LPNBDCRTRM) - unsure how many fields in the mainframe record	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
90	CANAPEXT	Cancel Applied for	Seq	75,703	21	Cancelled policies that were never issued to CFO.	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
91	n/a	Cancel Applied for - history	n/a	n/a	n/a	is there a separate history file from CANAPEXT? NO There are two entries on the spreadsheet of files provided. Want to keep these so they can be referenced for future underwriting.	n/a	n/a	n/a

ALFA SOURCE SYSTEM DP CONVERSION DECISIONS Schedule B.2
(as of 2/20/02)

#	File	Description	System/db	Count	No.	Notes / Response	Decision	BT	Date
92	LFTAMRA	TAMRA Master File	Seq	198,099	43	No notes from initial meetings. See TAMH table in Ingenium. See Vicki for details. Use TAMH file.		BT	2/13/02
93	DEPMAST	Deposit Fund Master	Seq	2,828	197	No notes from initial meetings. 4 Transaction fields occur 48 times in each record. See screen prints from LREM58 for record layout. See Vicki for details. Response: These are individual transactions. Vicki will provide additional inform ation to ensure additional inform ation to prevent no overlap. These are both prem ium deposit funds (5 trailer) and advance prem ium (5 trailer) identified by type code. There may be an issue since the date and amount of the deposit are not stored on the POL table in base Ingenium. Cum ulative fields are used to record deposit am ount. Deposit details are available only in Accounting History. Interest is calculated on average balance. A target table will be added to Ingenium and a mod is necessary.	1) Do not convert the information in this file into Ingenium.	BT	2/13/02
94	ASI/001	Agent Header	AS/400 db			ACG to provide list of all agent num bers in all business converted.	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
95		Prem Volume	AS/400 db	8,197		Agent numbers are re-used in a manual process. Too many fields in Ingenium that do not exist in ALFA to justify mechanical conversion. for bands - points to prem rate tables in prem rates file - there will be fewer recs in Ingenium Rate header table b/c of duplication in ALFA system (8 to 1 ratio) ACG to provide spreadsheet to facilitate conversion.	1) Do not convert the information in this file into Ingenium.	BT	2/12/02

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ID	Copybook Field Name	Field Description	Source System/Table	# Records	# Fields	Questions/Comments	Advantage Recommendation/Decision	Decision Made By	Decision Date
96		Plan	AS/400 db	91 recs but old plans not there		91 recs but old plans not there	Updated through screens. No mechanical conversion. 1) Do not convert the information in this file into Ingenium.	BT	2/12/02
97		Rider	AS/400 db	230		No Mechanical conversion. Controls what coverages are available.	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
98		Bank File	AS/400 db			use mainframe file - more comprehensive	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
99		Tax Reporting	AS/400 db			will not use Ingenium Tax reporting - will not load USTX recs	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
100	LPACCKJN	check journal - outstanding, paid, voided, etc	AS/400 db	207,014	27	check journal - outstanding, paid, voided, etc - load to CHTX Ingenium table	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
101	LPACMSTR	accounting master	AS/400 db	12,873,181	31	accounting master - will need account number translation table to load - see Ingenium tables (ACTX, CMTX, MVTX) below		BT	2/12/02
102	LPACREF	extension of ACMSTR	AS/400 db	12,000,000	8	may go to description in ACTX in Ingenium - extension of ACMSTR - description of accounting entry. estimated count - close to LPACMSTR (~12 million) holds 2 full years plus current year. (2 entries per pmt per policy) Convert some of this data to POLH? - probably 77 recs (no policy level commission data). Get recommendations from Soicorp BA. ACREF1 to ACCT_DSC_TXT and truncate extra characters		BT	2/12/02
103	LPACSDET	A/P detail	AS/400	7,937	18 fields	Accounts Payable detail file	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
104	LPACSCHD	A/P schedule	AS/400 db	7,937	17 fields	Accounts Payable schedule (control) - contains check amount	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
105	LPADBENEF	beneficiaries	AS/400 db	200,586	29 fields	beneficiaries - only maintained in CFO as payments are made - not reliable data	1) Do not convert the information in this file into Ingenium.	SG	2/12/02
106	LPCLADDR	client address	AS/400 db	368,565	10	client address	Becky to check on non-trust. Answer - All data should be converted. Original decision was to not convert this data? Not valid data - no reason to convert. No electronic record.	BT	2/12/02
107	LPADCLT	client admin contract	AS/400 db	1,070,898	17	client relationships		BT	2/12/02

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ID	CONVERSION NAME	FIELD DESCRIPTION/COMMENT	PLATFORM	# RECORDS	# FIELDS	CONVERSION QUESTION/COMMENT	DECISION	DATE
108	LPCLCNTL	client control (master)	AS/400 db	396,025	24	client control (master)	BT	2/12/02
109	LPCLDGRPH	client demographics	AS/400 db	351,260	12	client demographics - may not be populated / Need to confirm that this file has valid data / Response: Some fields may be populated with default or identical data	BT	2/12/02
110	LPNBQUES	answers to ap questions	AS/400 db	4,492,760	6 fields	answers to ap questions (at policy level now - would need to convert to client level for ingenium) / 1) Do not convert the information in this file into Ingenium.	BT	2/12/02
111	LPCLAUDT	client changes - before / after image	AS/400 db	567,342	10 fields	client changes - before / after image - no place to convert to / 1) Do not convert the information in this file into Ingenium.	BT	2/12/02
112	LPNBCONVCR	conversion credit	AS/400 db	8,818	79	conversion credit - these are not purged, so may be high. Only offered for 12 mos / 1) Do not convert the information in this file into Ingenium.	BT	2/12/02
113	LPNBCORRID	corridor factors only used for producing illustrations	AS/400 db	7,920	8 fields	1) Where in Ingenium would conversion credit information be stored? 2) Is a mod required? / corridor factors only used for producing illustrations / 1) Do not convert the information in this file into Ingenium.	BT	2/12/02
114	LPNBDCRTRM	Decreasing Term Schedule	AS/400 db	200	3 fields	used for decreasing term schedule pages / 1) Do not convert the information in this file into Ingenium.	BT	2/12/02
115	LPNBHOEND	home office endorsements	AS/400 db	122,498	9	home office endorsements / 1) Do not convert the information in this file into Ingenium.	SG	2/12/02
116	LPNBINTRTS	interest rates	AS/400 db	147	20 fields	interest rates - small enough to do manually / 1) Do not convert the information in this file into Ingenium.	BT	2/12/02
117	LPNBMDFEE	Medical Cost file	AS/400 db	2,935	6	med fee - should be on mods list - related to aps ordering - tied to fixed prepay for doctor - nowhere to convert it now / 2,935 total records : 1,197 non-zero recs	SG	2/12/02
118	LPNBMIBDET	MIB Detail Information	AS/400 db	122,384	12	MIB detail / Converted to a new field in new client table in Ingenium . BM001 is mod.	SG	2/12/02
119	LPNBMIB	MIB Information	AS/400 db	281,273	11	MIB header or master / The Ingenium system does not translate MIB report inform ation into m eaningful verbiage but the AS/400 system does this. Will a mod be required? / No mod will be required.	SG	2/12/02
120	LPADLAPSE	Mississippi replacement reg - nothing here that is not on policy rec - will not have a target field in Ingenium - rolling 12 months	AS/400 db	9,541	7 fields	Mississippi replacement reg - nothing here that is not on policy rec - will not have a target field in Ingenium - rolling 12 months / 1) Do not convert the information in this file into Ingenium.	BT	2/12/02

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#	SOURCE FILE NAME	FILE DESCRIPTION	SYSTEM	# RECS/ PAGES	# FIELDS	CONVERSION NOTES	CONVERSION DECISION	APPROVED BY	APPROVAL DATE
121	LPNBCNTAMD	Pending Amendments	AS/400 db	59,757	28	amendments	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
122	LPNBCOVBEN	Pending Benefit	AS/400 db	2,328	27	benefit recs imbedded in a coverage	1) Do not convert the information into Ingenium.	BT	2/12/02
123	LPNBQUINFO	Pending Contract Additional Info for Medical Questions	AS/400 db	138,697	11 fields	Questions from ap (at client level)	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
124	LPNBAGT	Pending Contract Agent	AS/400 db	108,999	11	agent attached to policy (could be multiple per policy) could be attached to contract or coverage	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
125	LPNBACTION	Pending Contract Action	AS/400 db	241,606	12	pending contract action diary - final disposition dates - used for 'days to underwrite report - Becky to research	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
126	LPNBBENEF	Pending Contract Beneficiary	AS/400 db	109,000	28 fields	Run 'days to underwrite' report before conversion. / beneficiaries - only maintained in CFO as payments are made - not reliable data / Becky checking on non-trust count. / Answer - all records should be converted. / Original decision was to not convert this file?	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
127	LPNBCLT	Pending Contract Client	AS/400 db	297,122	17	client relationships - at least 3 per policy (ins, pol owner, payor)	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
128	LPNBCTRCT	Pending Contract file (policy master)	AS/400 db	2,000	51	Pending Contract file (policy master) / almost all pending count - (eliminate redos & reissues) assume 2000 at conversion (now 2400 pending, 200 reissues) current count 2,492	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
129	LPNBCNTREQ	Contract Requirements file	AS/400 db	268,691	25	New Business Contract Requirements file / No notes from initial meetings.		BT	2/12/02
130	LPNBCOV	Coverage records - attached to contracts	AS/400 db	109,355	46	Should this information be converted into Ingenium? / These might be at a client level or policy level?	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
131	LPNBINSDR	Pending Insured's Doctor Information	AS/400 db	269,994	11 fields	Coverage records - attached to contracts / insured's doctor information	1) Do not convert the information in this file into Ingenium.	CL	2/12/02
132	LPNBCNTPRB	Contract Problems	AS/400 db	288,691	26 fields	contract problems - value of information does not justify conversion	1) Do not convert the information in this file into Ingenium.	CL	2/12/02
133	LPNBDETRQ	Pending Requirement Details	AS/400 db	119,594	6	blood & urine (detail requirements) definitely want to keep - would like to see at policy level but LABR stores results at a client level	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
134	LPNBPRMDSC	Premium Class Description	AS/400 db	246	11 fields	premium class description / This information will be manually converted into the Ingenium RH table.	1) Do not convert the information in this file into Ingenium.	BT	2/12/02

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ID	CODE NAME	DESCRIPTION	FILE TYPE	# OF RECORDS	# OF FIELDS	QUESTIONS/DESCRIPTION	CONVERSION RECOMMENDATION/DECISION	DECISION MAKER	DECISION DATE
135	LPNBPRMRT	Premium Rates	AS/400 db	312,581	4	Comprehensive - use this file - feeds mainframe. Maintained manually. This will go into Ingenium Rate Load table. Rates not available for some old plans. (may be available in Cybertek files) ALFA plans to 'lock' rates in Ingenium for these plans. Includes UL Target		BT	2/12/02
136	LPNBSCHPG	Premium Schedule Page Values	AS/400 db	11,708 recs	7 fields	schedule page - factors used for sched & cost disclosures	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
137	LPNBPRMVL	Premium Volume File	AS/400 db	8,198 recs	39 fields	premium volume file - manually enter	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
138	LPNBSURCHG	Surrender Charge Factors	AS/400 db	7 recs	6 fields	surrender charges - used for illustrations - manual or no conv	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
139	LPNBSURU03	Surrender Charge Factors - (U03)	AS/400 db	600 recs	10 fields	surrender charges - used for illustrations - manual or no conv	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
140	LPADCOVBEN	Coverage Benefit File	AS/400 db	148,500	9	Benefit recs - attached to a coverage - one benefit that CFO doesn't carry is Accelerated Death Benefit - the XCD may be added based on criteria (volume at a given level, issue age range, etc.) unsure where this info will be held (fiens) in 'other loan' field 148,500 - this number is adjusted from Vicki's spreadsheet - original number was 398,256 Does this file contain all coverages including XCD coverages? Can identify criteria to determ ine whether this coverage exists. It is on every perm anent policy with face am ount greater than $20,000. There is no prem ium for this benefit.	1) Do not convert the information in this file into Ingenium.	BT	2/12/02
141	LPNBISPCV	FPUL Cash Value File	AS/400 db	0	0	See LFCSHVL file on mainframe. Does this file need to be converted in addition to the mainfram e file? No. Do these represent the guaranteed cash values?	1) Do not convert the information in this file into Ingenium.	BT	2/12/02

ALFA SOURCE SYSTEM DATA CONVERSION DECISIONS Schedule B.2 (as of 2/20/02)

ID#	File Name	Name	Type	# recs	# fields	Notes	Conversion Decisions	By	Date
		Deferred Annuities - general				IRAs - CFO could not handle product features - no n/a - see below. Ingenium mods necessary, turbo Pascal programs written in 1988 with native database (turbo toolbox for index). Accounting done manually. ; ~4-6 products? less than ten products? (IRAS, TSA, HR-10, etc. no loans) plan type 1 - 1 contract, type 2 - 22 contracts, type 4 - admin fee assessed if and only if a payment during the year. Need to match last annual statement with values. Want to use ingenium for new Annuity business. Plan to use adjusting entry for starting balance as of last anniversary and load all trxs for partial year up to conversion date, instead of converting all history. 5498s handled by sending data to IRS system. Annual stmts done on PC system. Clients will have to be added to AS/400 & converted from there. Files: policy, transaction & bank.			
						~900 policies, trx database ~9,000 recs. Some in force since 1978 paying monthly (pac). issued ~1 per month for last two years			
142	policy.txt	Deferred Annuities - policy file	turbo toolbox	1,041	31	724 active policies		price	
143	xaction.txt	Deferred Annuities - transactions file	turbo toolbox	10,930	10	9,024 active records		price	
144		Deferred Annuities - Interest file		24	3 fields	Contains date and interest rate.	1) Do not convert the information in this file into Ingenium.	BT	2/11/01
145		Deferred Annuities - Lapse file		42	4 fields	Contains policy number and date.	1) Do not convert the information in this file into Ingenium.	BT	2/11/01
146		Deferred Annuities - Tax record		0	3 fields	Contains date and tax rate.	1) Do not convert the information in this file into Ingenium.	BT	2/11/01
147		Deferred Annuities - PAC file		41	5 fields	Contains policy number, bank numbers & withdrawal date.	1) Do not convert the information in this file into Ingenium.	BT	2/11/01
148		Deferred Annuities - bank file			6 fields	6 fields in this bank record. Bank information will be converted from LFBNKFL on the mainframe.	1) Do not convert the information in this file into Ingenium.	BT	2/11/01
149		Supplementary Contracts		76 + 8 life annuities = 84 total		Monthly payments for 10 years or set amt per month until exhausted. No deposits on the 76, only pay outs. Roll overs from IRAs or death claim proceeds payouts to beneficiaries. Convert these manually. Will not need to capture payment history prior to last anniversary on the 76. Set up issue date as the prior anniversary.	1) Do not convert the information in this file into Ingenium.	BT	2/11/01
150		Structrued Settlement Annuity Contracts		58		Lump sum distributed in a stream (no Life Annuities) Convert these manually.	1) Do not convert the information in this file into Ingenium.	BT	2/11/01

ALFA SOURCE SYSTEM DATA CONVERSION DECISIONS Schedule B.2
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ID#	SOURCE BOOK NAME	DATA DESCRIPTION TYPE	# OF RECORDS / FIELDS	DISCUSSION / COMMENT	CONVERSION RECOMMENDATION / DECISION	DECISION BY	DATE OF APPROVAL
151		Group Life - source of conversion may be spreadsheet, or custom file especially for this purpose.	2,414	do want to convert (one of the first) (small face amounts) Was a spin off of old payroll system - disappeared with conversion to PeopleSoft. Don't know where to convert this data from - probably a spreadsheet with client, face amount & premium. Set up as list bill groups with one plan. (ART - same face amt (10,000) until retirement when it reduces to 5,000) Some clients are not on client file - will be added manually. Mechanically convert policies & clients.	1) Do not convert the information in this file into Ingenium.	BT	2/11/01
152		Retirement	~70	original estimate was ~1,700 employees and 3 groups Sandy Godwin to provide m ore detail on source for conversion as it becom es available. Response: Currently, the plan is for Alfa to convert the client data into our client database (that Advantage will be converting from) and provide a file containing the client number for each policy. The generic policy will need to be built for each of these clients. There are three different group bills associated with these. Also, some of the retired/disabled policies become part of a group bill when the insured reaches age 60. ALFA will provide this data. Vicki thinks that we wi Convert from a spreadsheet.	1) Do not convert the information in this file into Ingenium.	SG	2/11/01
153	Death Claims		~400 death claims per year	term policy (large face amount) Face amount of insurance changes each year. This just disappeared with PeopleSoft conversion. Probably will have data on Spreadsheet. Convert manually because of small volume.	1) Do not convert the information in this file into Ingenium.	BT	2/11/01
154	LUS			spreadsheet tracking. Ingenium has a status but little functionality. Handled manually now. Lincoln Underwriting System - AS/400 interfaces to this system and is viewed on AS/400. Everything except unmatched bloods & urines (new business has not arrived but have lab tests). No conversion. LUS is going away. Will use Clear Case & Ingenium in the future. Only used for jet issue.	1) Do not convert the information in this file into Ingenium.	BT	2/11/01

ALFA INGENIUM 6.3 TABLES CONVERSION DECISIONS   Schedule B.3
(as of 2/20/02)

#	Category	Code	Description	Key Fields	Count	Notes / Questions	Conversion Decision	Ingenium Table(s)		Date
1	Policy/Coverage	POL	Base Policy Information	Company ID Policy ID	246	Conversion will come from several sources. It will come from CFO master, cancer master, as400, a PC system (DEFERRED ANN), and a spread sheet. This table contains the base policy information for life health and annuity policies. Pending inforce and terminated policies are all contained in this table and are identified by a status code.		CFOMAST YTDCFO CHGNOT EXTLIF ADDDEP I ADDDEP II NAMADR EIF-BASE ULF-BASE AHMAST CANFILE LFSURR LFRNGR Def Annuities LFRPMST CANAPEXT	BT	2/13/02
2	Policy/Coverage	POLC	Policy Client Information	Company ID Policy ID Relationship Type Client ID	10	1) Upon conversion, an Ingenium client will have to be established for each client encountered. There will be several duplicate clients created as a result of this process. The same person may be an insured on more than one policy, or also identified as a beneficiary, payer, agent, etc. on the same policy. 2) Will the criteria for combining clients will be developed later in the project. No		LFASSNE LPADCLT Group Life	BT	2/13/02
3	Policy/Coverage	BENE	Beneficiary Information	Company ID Policy ID Sequence Number	14	1) In the Ingenium system, it is optional to create a client table entries for a beneficiary, or just record the name in the BENE table entry. 2) Should client entries be created for beneficiaries? No 3) Are these records going to be converted mechanically? No	1) Do not mechanically populate this Ingenium table.		BT	2/13/02
4	Policy/Coverage	POLL	Policy Loan Information	Company ID Policy ID Policy Loan ID	18	Only the loans on active policies will be converted since loan information on terminated cases is unreliable.		LONLEN	BT	2/13/02
5	Policy/Coverage	LHST	Policy Loan History Information	Company ID Policy ID Loan ID Loan Effective Date Loan Sequence Number	12	Only the loans on active policies will be converted since loan information on terminated cases is unreliable.		LONLEN	BT	2/13/02
6	Policy/Coverage	POLN	Policy Notify Information	Company ID Policy ID Notify Date Sequence Number	10			CHGNOT	BT	2/13/02
7	Policy/Coverage	POLP	Policy Payout Information	Company ID Policy ID Payout Number	24	How are policy payouts currently handled? Yes - there are annuities on the PC that have matured but these payments are done manually now and will continue to be done manually. Is there any information to mechanically convert? No.	1) Do not mechanically populate this Ingenium table.		BT	2/13/02

ALFA INGENIUM 6.3 TABLES CONVERSION DECISIONS Schedule B.3
(as of 2/20/02)

#	Category	Table	Table Name	Keys	No.	Notes / Comments	Decision	Codes	By	Date
8	Policy/Coverage	POLT	Policy Tax Information	Company ID Policy ID	58	This table contains the policy tax related information. One record for each policy is stored on this table. There are several tax related fields in the POLT table. Do we think that any of these fields need to be populated upon conversion? Yes At dummy POLT entry with at least the remaining basis will need to be created to calculate the gain on future surrenders. Martin will provide guidance on which other fields will need to be populated.	1) Do not mechanically populate this Ingenium table.	LFSURR others?	BT	2/13/02
9	Policy/Coverage	POLW	Policy Writing Agents	Company ID Policy ID Agent ID	9	What file should these records be converted from? Use Agent interest trailer - this is for production credit.		AGTINT	BT	2/13/02
10	Policy/Coverage	CNTX new table in 6.3	Contribution Transaction	7		This table provides the details of policy contributions. In addition to the amount, information includes the type of contribution, the tax year, and the reporting status. A contribution may be related to a Cash Allocation Activity record and a country-specific reporting record. This appears to be used for contribution limits on qualified investments. Are there any policies that are qualified such as IRAs? If so, do we think these table entries need to be created? Yes, have some in addition to annuities on PC but a small number. Cary to research details. 111 qualified policies found including HR-10, TSA, IRA with life insurance. May need to populate to create correct 5498 tax forms. CNTX is used to track contributions to qualified annuities in 6.3 according to the answer Martin Hau received from Solcorp Development.			
11	Policy/Coverage	CVG	Base Coverage Information	Company ID Policy ID Coverage Number	189			EXTLIFE TRMRDR SUPBEN Commission History EIF-BASE ULF-BASE A-HMAST CANFILE LFSURR LFRINGR Def Annuities	BT	2/13/02
12	Policy/Coverage	CVGA	Coverage Agent Information	Company ID Policy ID Coverage Number Agent ID	18			AGTINT	BT	2/13/02